

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED  
8/9/23 1:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE: )  
George T. Michael II ) Case No. 23-21455-GLT  
Jennifer A. Costolo-Michael )  
Debtor(s). ) Chapter 13  
X Related Dkt. No. 24

**ORDER OF COURT**  
(Check Boxes That Apply)

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
7/3/23
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate Protection \_\_\_\_\_

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,975 effective 8/1/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:**

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,208 beginning 8/23. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be

completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 

☒ K. Additional Terms and Conditions:

- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*
- Capital One Auto Finance CL # 8 to govern as to amount, to be paid with interest at 9.25%; to be paid in full with amount of payment to be determined by Trustee.

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is

underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 8/9/23

  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
George T. Michael, II  
Jennifer A. Costolo-Michael  
Debtors

Case No. 23-21455-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 09, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ George T. Michael, II, Jennifer A. Costolo-Michael, 1024 North Pine Ridge Road, Lemont Furnace, PA 15456-1276
15617398	+ Demetrios Tsarouhis, 21 South 9th Street, Allentown, PA 18102-4861
15616415	+ Fayette Cardiology, PO Box 910, Uniontown, PA 15401-0910
15616429	+ Michael F. Ratchford, Esq., Ratchford Law Group, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
15616463	+ Unifund CCR LLC, c/o Demetrios Tsarouhis, Esq., 21 South 9th St., Allentown, PA 18102-4861
15617399	+ Unifund CCR, LLC, Tsarouhis Law Group LLC, 21 South 9th Street, Allentown, PA 18102-4861
15616464	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
15616465	WVU Health System, PO Box 896, Morgantown, WV 26507-0896

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 09 2023 23:37:28	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15616401	+ Email/Text: backoffice@affirm.com	Aug 09 2023 23:31:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15616399	+ Email/Text: backoffice@affirm.com	Aug 09 2023 23:31:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616403	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 09 2023 23:30:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15616402	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 09 2023 23:30:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15616406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 09 2023 23:37:44	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616404	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 09 2023 23:37:35	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616408	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 09 2023 23:37:37	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15620815	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 09 2023 23:37:31	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15618821	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 09 2023 23:37:36	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15616409	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 09 2023 23:30:00	Comenity Capital/Gamestop, Po Box 182120, Columbus, OH 43218-2120

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15616410	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 09 2023 23:30:00	Comenity Capital/Gamestop, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15616412	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 09 2023 23:37:28	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15616411	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 09 2023 23:37:47	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15618290	Email/Text: mrdiscen@discover.com	Aug 10 2023 10:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15616413	+ Email/Text: mrdiscen@discover.com	Aug 10 2023 10:58:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15616414	+ Email/Text: mrdiscen@discover.com	Aug 10 2023 10:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15616416	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 09 2023 23:31:00	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616418	Email/Text: eblymiller@fidelitycollections.com	Aug 09 2023 23:29:00	Fidelity National Collections, Div Fidelity Properties, Inc., 885 S. Sawburg Ave., Suite 103, Alliance, OH 44601-5905
15616419	Email/Text: EBNBKNOT@ford.com	Aug 09 2023 23:30:00	Ford Motor Credit, Po Box 542000, Omaha, NE 68154-8000
15616421	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 09 2023 23:31:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616420	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 09 2023 23:31:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15616423	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 09 2023 23:31:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616422	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 09 2023 23:31:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15616424	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 09 2023 23:30:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15616458	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 09 2023 23:30:00	State Farm Bank, PO Box 2313, Bloomington, IL 61702
15617615	Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2023 23:37:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616426	+ Email/Text: EBNBKNOT@ford.com	Aug 09 2023 23:30:00	Lincoln Automotive Fin, Attn: Bankrutcy, Po Box 54200, Omaha, NE 68154-8000
15616428	+ Email/Text: pitbk@weltman.com	Aug 09 2023 23:30:00	Matthew D. Urban, Esq., Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, SUite 2500, Pittsburgh, PA 15219-1842
15616430	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 23:30:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616434	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 23:30:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616438	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 23:30:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616437	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 23:30:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15616441	+ Email/Text: electronicbkydocs@nelnet.net	Aug 09 2023 23:30:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616439	+ Email/Text: electronicbkydocs@nelnet.net	Aug 09 2023 23:30:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15619322	+ Email/Text: ECMCBKNotices@ecmc.org		

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User: auto

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		Aug 09 2023 23:30:00	Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
15616443	+ Email/PDF: cbp@omf.com	Aug 09 2023 23:37:45	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15616444	Email/Text: bankruptcies@penncredit.com	Aug 09 2023 23:30:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
15616445	Email/Text: bankruptcies@penncredit.com	Aug 09 2023 23:30:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
15616446	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2023 23:30:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15616449	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2023 23:30:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15616447	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2023 23:30:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15616450	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 09 2023 23:37:29	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616454	+ Email/Text: BKMailbox@QVC.com	Aug 09 2023 23:29:00	QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
15622135	Email/Text: bnc-quantum@quantum3group.com	Aug 09 2023 23:30:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15616455	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 09 2023 23:37:31	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15616457	Email/Text: bankruptcy@snapfinance.com	Aug 09 2023 23:29:00	Snap Finance, 1193 West 2400, Salt Lake City, UT 84119
15616459	+ Email/Text: bankruptcy@sw-credit.com	Aug 09 2023 23:30:00	SWC Group, 4120 International Parkway, Carrollton, TX 75007-1957
15616456	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 09 2023 23:30:00	Santander, PO Box 961245, Fort Worth, TX 76161-0244
15616461	+ Email/Text: bncmail@w-legal.com	Aug 09 2023 23:30:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15616460	+ Email/Text: bncmail@w-legal.com	Aug 09 2023 23:30:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15616462	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 09 2023 23:31:00	The Bank of Missouri, PO Box 4499, Beaverton, OR 97076-4499

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616400	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616407	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616405	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616417	*+	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616425	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, 16 Mclelland Rd, Saint Cloud, MN 56303
15616431	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616432	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616433	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616435	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

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15616436	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616442	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616440	*+	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15616448	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15616451	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616452	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616453	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616427	##+	Mariner Finance, 5611 Ringgold Rd, Chattanooga, TN 37412-3143

TOTAL: 2 Undeliverable, 17 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2023 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Kenneth Steidl	on behalf of Joint Debtor Jennifer A. Costolo-Michael julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor George T. Michael II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Maribeth Thomas	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7